

## State Specific Consumer Mortgage Disclosures- New York

Disclosures	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PeirsonPatterson	PPDocs Number	Purchase				Refinance				Misc		State Law Citation	Notes
						1st Lien Purchase 1 - 4 Primary Residence	1st Lien Purchase 1 - 4 Second Home / Vacation	Subordinate Lien Purchase 1 - 4 Primary Residence	Subordinate Lien Purchase 1 - 4 Second Home / Vacation	1st Lien Refinance 1 - 4 Primary Residence	1st Lien Refinance 1 - 4 Second Home / Vacation	Subordinate Lien Refinance 1 - 4 Primary Residence	Subordinate Lien Refinance 1 - 4 Second Home / Vacation	HELOCs	Lot Loans/Bare Ground		
<b>State</b>																	
NY Escrow Account Disclosure	Y	Y	Y	Y	4014	✓	✓	✓	✓								NY Banking Law Section 6-k
NY Balloon Disclosure	N	N	Y	Y	3631	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		3 NYCRR 82.6
NY Fair Credit Reporting Act	Y	N	Y	Y	3880	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		NY Gen Business Law Article 25 Section 380-b(3)(b)
NY Hazard Insurance Disclosure	N	N	Y	Y	3886	✓	✓	✓	✓	✓	✓	✓	✓	✓			3 NYCRR 38.9
NY Interest Rate-Lock Timing Disclosure	Y	N	N	Y	3912	✓	✓	✓	✓								3 NYCRR 38.3
NY Junior Lien Disclosure	Y	N	Y	Y	3926			✓	✓			✓	✓				3 NYCRR 80.4(c)
NY High Cost Home Loan Disclosure (10 days prior to consummation)	Y	Y	N	Y	3965	✓		✓		✓		✓		✓			NY Banking Law Section 6-1(2).
NY Consumer Caution and Home Ownership Counseling Notice (10 days prior to consummation)	Y	Y	N	Y	3982	✓		✓		✓		✓		✓			NY Banking Law Section 6-1(2)(l)(i); 3 NYCRR 41.3(1)
NY Smoke Detector Affidavit of Compliance	N	N	Y	Y	4018	✓	✓	✓	✓								NY Executive Law Section 378
NY Application Disclosure and Fee Agreement (If fees are collected upfront)	Y	N	N	Y	4023	✓	✓	✓	✓								3 NYCRR 38.3(b)
Addendum to Loan Application Regarding Credit Report	Y	N	N	Y	1127	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		NY Gen Business Law Article 25 Section 380-b(3)(b)]
NY Notice to Cosigner (If Co-signer is present)	N	N	Y	Y	4015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		NY Gen Oblig Law Section 15-702
Interest Rate Lock Commitment	N	Y	N	N		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		3 NYCRR 38.4.

